

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 22-11979-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Josue D. Rivas-Torres  
1210 43rd Street, Floor #1  
North Bergen, NJ 07047

Social Security No.:  
xxx-xx-7857

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 11/13/23.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: November 13, 2023  
JAN: mcp

Jeanne Naughton  
Clerk

In re:  
Josue D. Rivas-Torres  
Debtor

Case No. 22-11979-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Nov 13, 2023

User: admin  
Form ID: 148

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Josue D. Rivas-Torres, 1210 43rd Street, Floor #1, North Bergen, NJ 07047-2714
519528833	+ Johnny Gamez, 1210 43rd Street, North Bergen, NJ 07047-2714
519528835	+ LIBERTY SAVINGS FCU, ATTN: BANKRUPTCY, 666 NEWARK AVE, JERSEY CITY, NJ 07306-2398
519528837	+ LVNV FUNDING/COMENITY BANK/KAY JEWELERS, ATTN: BANKRUPTCY, PO BOX 182125COLUMBUS, COLUMBUS, OH 43218

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2023 23:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 13 2023 23:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Nov 14 2023 03:57:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519528815	^ MEBN	Nov 13 2023 22:41:21	ACCOUNT RESOLUTION SERVICES, ATTN: BANKRUPTCY, PO BOX 459079, SUNRISE, FL 33345-9079
519528816	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 13 2023 23:56:00	AMERICAN HONDA FINANCE, ATTN: NATIONAL BANKRUPTCY CENTER, PO BOX 166469, IRVING, TX 75016
519534035	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 13 2023 23:56:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519528817	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 13 2023 23:54:00	ASPIRE/EMERGE, ATTN: BANKRUPTCY, PO BOX 105555, ATLANTA, GA 30348-5555
519528819	EDI: BANKAMER.COM	Nov 14 2023 03:57:00	BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
519528818	+ EDI: BANKAMER.COM	Nov 14 2023 03:57:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519542089	EDI: BANKAMER.COM	Nov 14 2023 03:57:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519528820	+ EDI: CAPITALONE.COM	Nov 14 2023 04:03:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519528822	EDI: WFNNB.COM	Nov 14 2023 04:03:00	COMENITY BANK/ABARCRORMBIE, ATTN:

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Nov 13, 2023

Form ID: 148

Total Noticed: 56

			BANKRUPTCY, PO BOX 182125COLUMBUS, COLUMBUS, OH 43218
519528823	+ EDI: WFNNB.COM	Nov 14 2023 04:03:00	COMENITY BANK/EXPRESS, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519528824	EDI: WFNNB.COM	Nov 14 2023 04:03:00	COMENITY BANK/PIER 1, ATTN: BANKRUPTCY, PO BOX 182125COLUMBUS, COLUMBUS, OH 43218
519528825	EDI: WFNNB.COM	Nov 14 2023 04:03:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125COLUMBUS, COLUMBUS, OH 43218
519528826	+ EDI: WFNNB.COM	Nov 14 2023 04:03:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519528827	+ EDI: WFNNB.COM	Nov 14 2023 04:03:00	COMENITY/MPRC, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519528828	+ EDI: WFNNB.COM	Nov 14 2023 04:03:00	COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519528830	+ EDI: DISCOVER.COM	Nov 14 2023 03:57:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
519528829	EDI: CITICORP.COM	Nov 14 2023 04:03:00	DEPARTMENT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
519533329	EDI: DISCOVER.COM	Nov 14 2023 03:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519528832	+ Email/Text: bankruptcydepartment@tsico.com	Nov 13 2023 23:57:00	EOS CCA, ATTN: BANKRUPTCY, 700 LONGWATER DR, NORWELL, MA 02061-1624
519528834	EDI: IRS.COM	Nov 14 2023 04:03:00	Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081
519528821	EDI: JPMORGANCHASE	Nov 14 2023 03:57:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
519548732	+ Email/Text: RASEBN@raslg.com	Nov 13 2023 23:55:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519534844	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2023 23:38:12	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519528839	+ EDI: AISMIDFIRST	Nov 14 2023 03:57:00	MIDLAND MORTGAGE CO, ATTN: CUSTOMER SERVICE/BANKRUPTCY, PO BOX 26648, OKLAHOMA CITY, OK 73126-0648
519528840	+ Email/Text: bankruptcynotification@montereyfinancial.com	Nov 13 2023 23:55:00	MONTEREY FINANCIAL SVC, ATTN: BANKRUPTCY, 4095 AVENIDA DE LA PLATA, OCEANSIDE, CA 92056-5802
519572883	+ EDI: AISMIDFIRST	Nov 14 2023 03:57:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519528838	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 13 2023 23:56:00	Midland Credit Management, PO Box 939019, San Diego, CA 92193-9019
519541599	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 13 2023 23:56:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519528841	EDI: PRA.COM	Nov 14 2023 04:03:00	PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, 120 CORPORATE BLVD, NORFOLK, VA 23502

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Nov 13, 2023

Form ID: 148

Total Noticed: 56

519566955	EDI: PRA.COM	Nov 14 2023 04:03:00	Portfolio Recovery Associates, LLC, c/o PC RICHARD, POB 41067, Norfolk, VA 23541
519566870	EDI: PRA.COM	Nov 14 2023 04:03:00	Portfolio Recovery Associates, LLC, c/o SAMS CLUB, POB 41067, Norfolk, VA 23541
519566874	EDI: PRA.COM	Nov 14 2023 04:03:00	Portfolio Recovery Associates, LLC, c/o SYNCHRONY BANK, POB 41067, Norfolk, VA 23541
519528844	Email/Text: signed.order@pfwattorneys.com	Nov 13 2023 23:54:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519528847	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2023 23:38:12	RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, POB 10497, GREENVILLE, SC 29603-0497
519528848	+ Email/Text: bankruptcy@signetjewelers.com	Nov 13 2023 23:55:00	STERLING JEWELERS, INC., ATTN: BANKRUPTCY, PO BOX 1799, AKRON, OH 44309-1799
519528849	+ EDI: RMSC.COM	Nov 14 2023 03:57:00	SYNCB/HSN, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528850	+ EDI: RMSC.COM	Nov 14 2023 03:57:00	SYNCB/LORD & TAYLOR, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528851	+ EDI: RMSC.COM	Nov 14 2023 03:57:00	SYNCHRONY BANK/BANANA REPUBLIC, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519528852	+ EDI: RMSC.COM	Nov 14 2023 03:57:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519528854	+ EDI: RMSC.COM	Nov 14 2023 03:57:00	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528855	+ EDI: RMSC.COM	Nov 14 2023 03:57:00	SYNCHRONY BANK/PC RICHARD, ATTN: BANKRUPTCY, PO BOX 965061, ORLANDO, FL 32896-5061
519528856	+ EDI: RMSC.COM	Nov 14 2023 03:57:00	SYNCHRONY/AMERICAN EAGLE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528858	+ EDI: RMSC.COM	Nov 14 2023 03:57:00	SYNCHRONY/ASHLEY FURNITURE HOMESTORE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528902	+ EDI: RMSC.COM	Nov 14 2023 03:57:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519528860	+ EDI: Q3GTBI	Nov 14 2023 04:03:00	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
519528859	+ Email/Text: ClericalSupport@tenagliahunt.com	Nov 13 2023 23:55:00	Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
519528864	+ EDI: WFFC2	Nov 14 2023 04:03:00	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
519528865	+ EDI: WFFC2	Nov 14 2023 04:03:00	WELLS FARGO-PL&L, MAX F8234F-02F, PO BOX 10438, DES MOINES, IA 50306-0438
519555562	EDI: WFFC2	Nov 14 2023 04:03:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 52

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Nov 13, 2023

Form ID: 148

Total Noticed: 56

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519528831	*+	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
519528836	*+	LIBERTY SAVINGS FCU, ATTN: BANKRUPTCY, 666 NEWARK AVE, JERSEY CITY, NJ 07306-2398
519528842	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, 120 CORPORATE BLVD, NORFOLK, VA 23502
519528843	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, 120 CORPORATE BLVD, NORFOLK, VA 23502
519528845	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519528846	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519528853	*+	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519528857	*+	SYNCHRONY/AMERICAN EAGLE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528861	*+	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
519528862	*+	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
519528863	*+	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Josue D. Rivas-Torres ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4